



Richard M. Mayer* • John P. Newton* • Casey L. Caldwell • Patrick C. Woodside Jr.

February 4, 2013

James Donahew
Regions Bank
PO Box 18001
Hattiesburg, MS 39404

In re: Regina Michelle Driskill, fka Jeannie Pugh, Chapter 13 Case #11-34102
Your mortgage loan #3006035640
Property address: 3123 Joyce Avenue, Knoxville, TN 37921

Dear Donahew:

This office represents Ms. Driskill in her Chapter 13 bankruptcy case. This letter is in follow up to our December 31, 2012 letter to you. The purpose of this letter is to address two issues regarding her mortgage loan with Regions:

1. Enclosed is a copy of Ms. Driskill's homeowners insurance policy. We respectfully request that you remove the force-place insurance you placed on her mortgage loan and eliminate the charges to her account.
2. Under the Plan, Regions Mortgage is to be paid directly by Ms. Driskill, outside of her Chapter 13 bankruptcy case. Ms. Driskill advises she is now current with her mortgage payments to Regions. Your December 20, 2012 letter states you need \$3,166.46 to bring her payments current. A copy of your December 20, 2012 letter is enclosed as reference. Ms. Driskill has brought me copies of two additional payments totaling \$3,000.00 that she mailed to Regions on Thursday, January 31, 2013, which are enclosed for your reference.



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*Certified as Consumer Bankruptcy Specialists by The Tennessee Commission on Continuing Legal Education and Specialization.